

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Kristy L. Santiago

Debtor(s)

Case No. 20-12877-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2020.
- 2) The plan was confirmed on 02/02/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/19/2024.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,315.90.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,343.00
Less amount refunded to debtor	\$455.00

NET RECEIPTS: \$64,888.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,654.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,504.45

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RESOLUTION SPECIALIST	Unsecured	951.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	1,331.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	250.00	328.60	328.60	0.00	0.00
CITIBANK NA	Unsecured	98.00	NA	NA	0.00	0.00
CITICARD/CITIBANK	Unsecured	135.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,405.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	16,306.00	24,883.97	24,883.97	0.00	0.00
ENHANCE RECOVERY CO	Unsecured	745.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Unsecured	6,376.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	481.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Unsecured	428.00	NA	NA	0.00	0.00
INSPIRE FEDERAL CREDIT UNION	Unsecured	356.00	NA	NA	0.00	0.00
INSPIRE FEDERAL CREDIT UNION	Unsecured	167.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Secured	16,051.00	7,150.00	8,298.30	6,575.95	0.00
LVNV FUNDING LLC	Unsecured	NA	13,563.79	13,563.79	0.00	0.00
MOMA FUNDING LLC	Unsecured	923.00	1,018.59	1,018.59	0.00	0.00
MOMA FUNDING LLC	Unsecured	1,855.00	1,975.19	1,975.19	0.00	0.00
MOMA FUNDING LLC	Unsecured	446.00	541.57	541.57	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	179,987.67	179,987.67	61,518.30	48,749.94	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	57.66	57.66	57.66	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	2.70	2.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,956.00	2,054.47	2,054.47	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,012.56	1,012.56	0.00	0.00
SYNCHRONY BANK	Unsecured	122.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/MOHELA	Unsecured	16,306.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Unsecured	425.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$69,816.60	\$55,325.89	\$0.00
TOTAL SECURED:	\$69,816.60	\$55,325.89	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$57.66	\$57.66	\$0.00
TOTAL PRIORITY:	\$57.66	\$57.66	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,381.44	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,504.45</u>	
Disbursements to Creditors	<u>\$55,383.55</u>	
TOTAL DISBURSEMENTS :		<u>\$64,888.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.